



**Useful Information
about your Ulster Bank
accessible serviceCARD**

We're here to help

The features of your card will make things easier if you have a variety of different impairments, or if you're using the card in poor lighting conditions. Your card may look and feel different, but it works just like your old card and is just as secure.

Your card has three unique features

- A series of raised dots so you'll know it's your Ulster Bank service**CARD**.
- A carved-out notch on the side of the card, so you can work out which way to insert your card into a cash machine or card reader.
- Flat print (unembossed) design including a large font telephone number on the back of the card that will be easier for you to read.

How to use your card

To insert your card into a cash machine or card reader, make sure you're holding the card with the number and raised dots facing up, and the carved notch nearest you.

Your service**CARD** enables you to

- Pay for goods and services at home, abroad and on-line.
- Withdraw cash at ATMs and banks worldwide.

Paying with your service**CARD** is quicker, easier and less hassle than juggling with cash or writing a cheque.

The information contained in this guide will help you get the most from your card and protect you from fraud. Please make a note of the important telephone numbers listed at the back of this guide.



Help when you need it



24 hour emergency cash in the UK

If your card is lost or stolen and you need emergency funds, you can take advantage of our 24 hour Emergency Cash service**. After answering a few quick security questions, you will be given a code enabling you to withdraw cash without a card from any Ulster Bank, EasyCash, RBS or NatWest ATM.



Global Customer Assistance Services

Your Ulster Bank PREMIER Debit Mastercard® now has the following additional free features, which are automatic and do not require activation:

Emergency Cash Disbursement – if your card is lost or stolen whilst you are outside the UK, we can arrange for you to collect a cash sum of up to £1,000** anywhere in the World. If you need to make use of this service, please call 0044 370 600 0459

Medical & Legal Referral Service – this feature gives you access to an emergency advice service if you get into difficulties whilst you are outside the UK. If you need to make use of this service, please call 0044 173 781 5192

Typically within 24 hours in the US and Canada, and within one business day elsewhere in the World.

Please note that you will be required to pass security checking and provide your Passport Number before you can avail of these services.

The following countries are excluded from the Cash Disbursement service:

Cuba, Iran, Myanmar (Burma), North Korea (Democratic People's Republic of Korea), Sudan & Syria

**Dependant on the level of cleared funds available in your account.



Contactless – The quick and easy way to pay

Contactless is the new way to pay for everyday essentials like a coffee, lunch or newspaper in less than a second. With your Ulster Bank service **CARD**, wherever you see the contactless symbol, you can now simply touch the reader with your card to pay for anything that's £100 or less – there's no need to insert your card into a Chip and PIN device.



You can pay with contactless wherever you see this symbol



For small everyday items that are £100 or less



Just touch the reader with your card to pay



Once your payment is confirmed you'll be offered a receipt



Pay quicker, pay easier

- There's no need for cash
- Just tap your card against the reader to pay
- No need to enter your PIN, or insert your card into a Chip & PIN device

It's safe and secure

- ✓ Contactless is very safe. Your card comes with the same secure technology used in all our cards and is issued with the latest, most advanced chip from Mastercard®. You will need to make a successful Chip & PIN transaction to activate your card before you can make contactless transactions.
- ✓ When using contactless, from time to time you will be asked to enter your PIN as a security check. We take security very seriously and provided you've looked after your card and PIN, we'll protect you should you experience any loss.



Global Acceptance

Your service **CARD** is accepted around the world in 30 million retail outlets across 160 countries and you can withdraw cash from more than 1 million ATMs. So you can use your card when you're away just as you do at home.

Using your card at home

- ✓ **Shopping** – use your card wherever you shop, at the supermarket, department store, petrol station or restaurant, you can use your card to buy just about anything.
- ✓ **Cashback** – many shops, supermarkets and other retailers offer cashback when you pay by debit card. Cashback provides convenient access to your money, without having to queue at an ATM.
- ✓ **On-line and over the phone** – Shopping on-line or over the phone is as easy as on the High Street and with Debit Mastercard® it's safer too.
- ✓ **ATM Withdrawals** – You can withdraw cash up to your daily limit if you have sufficient funds available in your bank account.

Using your card abroad

- ✓ You can also use your new Debit Mastercard abroad in the same way you do at home, just look for Mastercard symbol. It's a safe and convenient way to buy items in shops and withdraw cash at ATMs when you travel, reducing the need to carry foreign currency.
- ✓ Using your new card abroad couldn't be more convenient and safe. All we do is simply convert the amount you're paying or withdrawing into sterling and apply the relevant charges (see limits, rates and charges section). Then the total amount is automatically debited from your account, details of all transactions will appear on your statement.



Fraud Prevention

To protect you from fraud we may apply a limit to the value or number of transactions you undertake using your card. These limits may vary depending on the location and nature of the transaction. If this happens to you please call 0044 131 339 7609.



Purchase Protection

When you use your Debit Mastercard® to buy goods or services, you'll now receive a higher level of purchase protection.

Damaged goods or non-receipt of goods

- ✓ When you use your Debit Mastercard to pay for goods/services and they fail to arrive or are damaged when you receive them, we may be able to help you to recover the payment.
- ✓ This protection includes purchases made from companies that have gone out of business and purchases made using the internet, where the goods or services have not been received.
- ✓ You must contact the retailer or service provider first to try to resolve the problem. If this proves unsuccessful, please contact us on 0345 3660391.



Security On-line

As well as being widely accepted on-line, your Debit Mastercard offers increased security through Mastercard Identity Check programme.

What is Mastercard Identity Check?

- ✓ Mastercard Identity Check is a suite of security technology solutions that use EMV 3DS2 authentication standards. It works for online transactions or any other transaction where the card is not physically present. It also enables you to oversee larger transactions between you and financial institutions, and even conducts checks on recurring payments, such as monthly gym memberships.

How does it work?

- ✓ Firstly, you need to register your own private password with us (see below). Then, when you shop at participating on-line retailers, you may be prompted to enter some characters from your password when you check-out – this verifies you as the genuine cardholder, just like entering a PIN.

How do I register?

- ✓ When you shop at participating online retailers, you will be prompted to register. Once you have registered you can start making secure purchases using your Debit Mastercard. There's no need to sign up for a new card, or download any new software.
- ✓ If you do not register at all, your transaction may be declined as part of our anti-fraud policy. You must keep your password secret.



Protecting you and your card

The care of your cards, PIN and other security information is essential to help prevent fraud and protect your accounts. It is important that you always take reasonable steps to keep your card, PIN, passwords and security information safe.

- ✓ Do not keep your cards and cheques together.
- ✓ Do not allow anyone else to use your card and do not disclose your PIN, passwords or security information to anyone.
- ✓ We will never ask you to disclose your PIN, passwords or security information. If you are in any doubt about the authenticity of a caller or email you have received, take their details and call us.
- ✓ Remember your PIN and destroy the notice securely as soon as you have memorised it.
- ✓ Never write down or give your account details, or other security information to anyone, unless you know who they are and why they need them.
- ✓ Keep your card receipts and other information about your account containing personal details (for example Statements) safe and dispose of them carefully by taking simple steps such as shredding printed material.
- ✓ Be aware that your post is valuable information in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, contact us.
- ✓ You will find the Financial Fraud Action UK website www.financialfraudaction.org.uk a helpful guide on what to do if you suspect card fraud.
- ✓ To help protect you from fraud, we may occasionally block ATM and card transactions temporarily if we identify any unusual transactions on your account. If this happens to you please call 0131 339 7609 (or 0044131 339 7609 from abroad), we will ask you to verify your transactions by asking you some security questions.
- ✓ When purchasing goods on the internet or by telephone you may be asked to provide the last 3 digits printed on the signature panel on the reverse of your card. This number, known as the Card Verification number or CVV, is used by retailers to confirm that you have the card in your possession and should only be provided to reputable retailers and service providers.



Safety tips for using your card abroad

Before you travel...

- ✓ Check the expiry date on your card to ensure your card will still be valid when you are away.
- ✓ Take a note of the telephone numbers at the back of this leaflet.
- ✓ Advise your branch, make them aware of your travel plans and give the branch your mobile number.

When you are away...

- ✓ Keep your card safe; use safety deposit boxes or the safes in hotel rooms.
- ✓ In some parts of the world you may be asked to sign a receipt and/or enter your PIN.

To find out where you can use your card abroad please visit www.mastercard.co.uk



Chip and PIN security

To protect you when shopping, we use the latest chip and PIN technology, providing protection against fraudulent activity.

- ✓ If you have difficulty using the chip and PIN card, contact your branch and you will be sent a chip and signature card, instead of entering a 4-digit PIN to confirm your purchase you will be asked for a signature.
- ✓ A chip and signature card cannot be used at an ATM.

PIN Lock/Unlock

- ✓ If you enter your PIN three times incorrectly at any retailer or ATM, you will need to ask your branch to send you a re-advice of PIN. Should you subsequently remember your PIN you can 'unlock' it at any Ulster Bank, EasyCash, RBS or NatWest ATM.
- ✓ If you want to change your PIN you can also do this by selecting 'Account Services' then 'Change PIN' and follow the instructions. If you change your PIN you must choose it carefully.
- ✓ If you forget your PIN and want us to send you a reminder or if you cannot use your PIN because of a disability or medical condition please contact your branch.



Limits, rates and charges

The information below will allow you to familiarise yourself with your cash withdrawal limits and the charges for use of your card abroad. Please read this section carefully.

Daily withdrawal limits

- ✓ The ATM withdrawal limit on your ufirst PRIVATE and Private Accounts, is £800.
- ✓ Although you have a daily withdrawal limit, a transaction will only be authorised if you have sufficient cleared funds available on your account or, if you have made separate arrangements with us.
- ✓ Some ATMs will limit the amount you may withdraw in a single transaction.

Charges for using your card abroad

Purchases

- ✓ We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.

Cash withdrawals

- ✓ We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.
- ✓ If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however the transaction handler may charge you a separate fee.

Foreign Exchange Rate

- ✓ With the exception of transactions that are taken from Ulster Bank ATMs, we will convert any transaction made in a foreign currency using your Debit Card or Cash Card into Sterling using the Mastercard® Payment Scheme Exchange Rate. To see the up-to-date rates used for Debit Cards and Cash Cards visit: **www.mastercard.co.uk/convert-currency**
- ✓ For transactions undertaken at Ulster Bank ATMs in a foreign currency, we will apply the Ulster Bank ATM rate. To see the up-to-date rates used for these transactions please visit: **www.ulsterbank.co.uk** and click on **Debit Cards abroad**.
- ✓ We apply the exchange rates prevailing on the day we process your transactions, not the rates prevailing the day you use your card. Details of commission charges will appear on your account statement with each transaction. This does not include any additional fees that a retailer or cash machine owner may impose on you for using this service.
- ✓ You can withdraw up to the equivalent of your daily withdrawal limit in local currency per day provided you have sufficient funds cleared in your account and provided that the foreign bank does not impose a local limit.



How to Contact Us

You have access to your account including enquiries at an ATM 24 hours a day, 7 days a week from anywhere in the world, but there are times when you may need to contact us.

Lost/Stolen Emergency Number

If you lose any Ulster Bank Debit Card, or have it stolen please call our Card Loss Centre immediately on

0370 600 0459

International Fraud Number

Please call this number if your card is stopped while abroad

0044 131 339 7609

Lines are open 24 hours.
ID verification will be requested.

Ulster Bank

Premier Banking

To find out more:



Call into your local branch



ulsterbank.com

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Ulster Bank, a business name of National Westminster Bank Plc ("NatWest"), registered in England and Wales (Registered Number 929027).

Registered Office: 250 Bishopsgate, London EC2M 4AA.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

NatWest is entered on the Financial Services Register (Registration Number 121878).

Calls may be recorded.

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